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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: _____

Judge: _____

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,
creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: _____

Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

In July I had a leak in the house that came from the roof. The leak caused mold to form and needed to be repaired. The insurance company would not cover all of the damage and I had to pay the restoration company \$6000 to complete the repairs. I sent a payment in August through my Capitol One account. I am now back on my feet and working hard to catch up on the payments. I have taken an online budget course, and I have created a plan for repayment of the past due amount and make my regular payments on time going forth. I have also put in for extra hours and any additional income I make I will make additional payments to pay off the balance. Through the extra hours and my bonus money I should be up to date with payments by the end of January.

11/24/2023 - \$1500.00 (DEC)

12/2/2023 - \$742.26 (DEC)

12/2/2023 - \$500 (PAST DUE)

12/9/2023 - \$1200.00 (PAST DUE)

12/23/2023 - \$1200.00 (PAST DUE)

1/6/2024 - \$1200.00 (JAN)

1/13/2024 - \$1242.26 (JAN)

1/20/2024 - \$1200.00 (PAST DUE)